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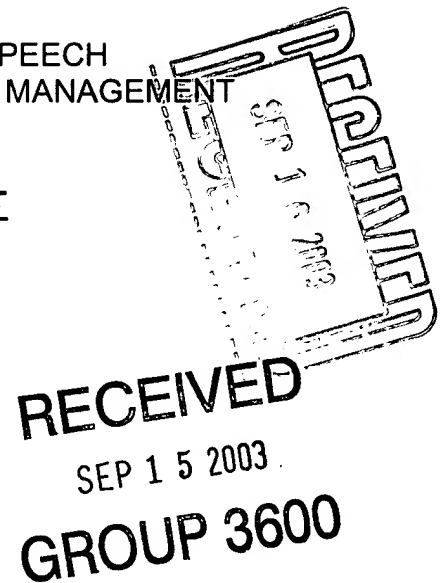
PATENT
020529CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent, et al. Art Unit :
Serial No.: 09/804,942 Examiner :
Filed : March 13, 2001
Title : METHOD AND APPARATUS FOR AN ADVANCED SPEECH
RECOGNITION PORTAL FOR A MORTGAGE LOAN MANAGEMENT
SYSTEM

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450



Dear Commissioner:

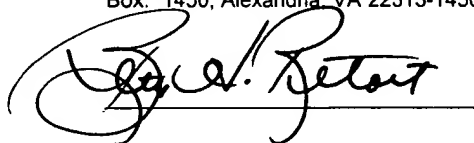
Applicants, in accordance with the duty of disclosure pursuant to 37 C.F.R.

§ 1.56, hereby advise the United States Patent and Trademark Office of the references

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listed on the accompanying substitute form PTO-1449. Copies of the references cited therein are enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Date: September 11, 2003

Respectfully submitted,



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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	09/804,942
				Filing Date	March 13, 2001
				First Named Inventor	Broadbent
				Art Unit	
Examiner Name					
Sheet	1	of	1	Attorney Docket Number	020529CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		5,995,947	11-30-1999	Fraser et al.	
		6,076,072	06-13-2000	Libman	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		Patent Cooperation Treaty ("PCT") International Search Report	

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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